

ABSTRACT

This invention relates to a credit card processing system that integrates between a variety of application software and a variety of processing engines. This allows companies the freedom to choose the method of communicating, technology, and price point that meet their needs based on the volume of credit card transactions. This may be accomplished by "wrapping" various processing engines with a unified standard to eliminate the need for the client to integrate certain processing engines that do not support certain processors.

Los Angeles/104998.1